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Ralph E. Jocke

Patent  
&  
Trademark Law

February 8, 2005

Mail Stop AF  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Attn: Art Unit 2876  
Patent Examiner Steve Paik

Re: **Application Serial No.:** 10/788,916  
**Confirmation No.:** 7498  
**Applicants:** Jon Washington, et al.  
**Title:** ATM Network With Cash  
Management Arrangement  
**Docket No.:** D-1208

Sir:

Please find enclosed Applicants' Response to the Office Action dated December 28, 2004 for filing in the above identified Application.

No fee is deemed required. However, the Commissioner is authorized to charge any necessary fee associated with this Response and any other fee due to Deposit Account 09-0428.

Very truly yours,

Ralph E. Jocke  
Reg. No. 31,029

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Mail Stop AF, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 this 9th day of February 2005.

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D-1208

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	)	
<b>Jon Washington, et al.</b>	)	
	)	
Serial No.: <b>10/788,916</b>	)	Art Unit 2876
	)	
Confirmation No.: <b>7498</b>	)	
	)	
Filed: <b>February 27, 2004</b>	)	Patent Examiner
	)	Steve Paik
	)	
Title: <b>ATM Network With Cash</b>	)	
<b>Management Arrangement</b>	)	

Mail Stop AF  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action ("Action") dated December 28, 2004 kindly enter

Applicants' remarks without prejudice as follows: